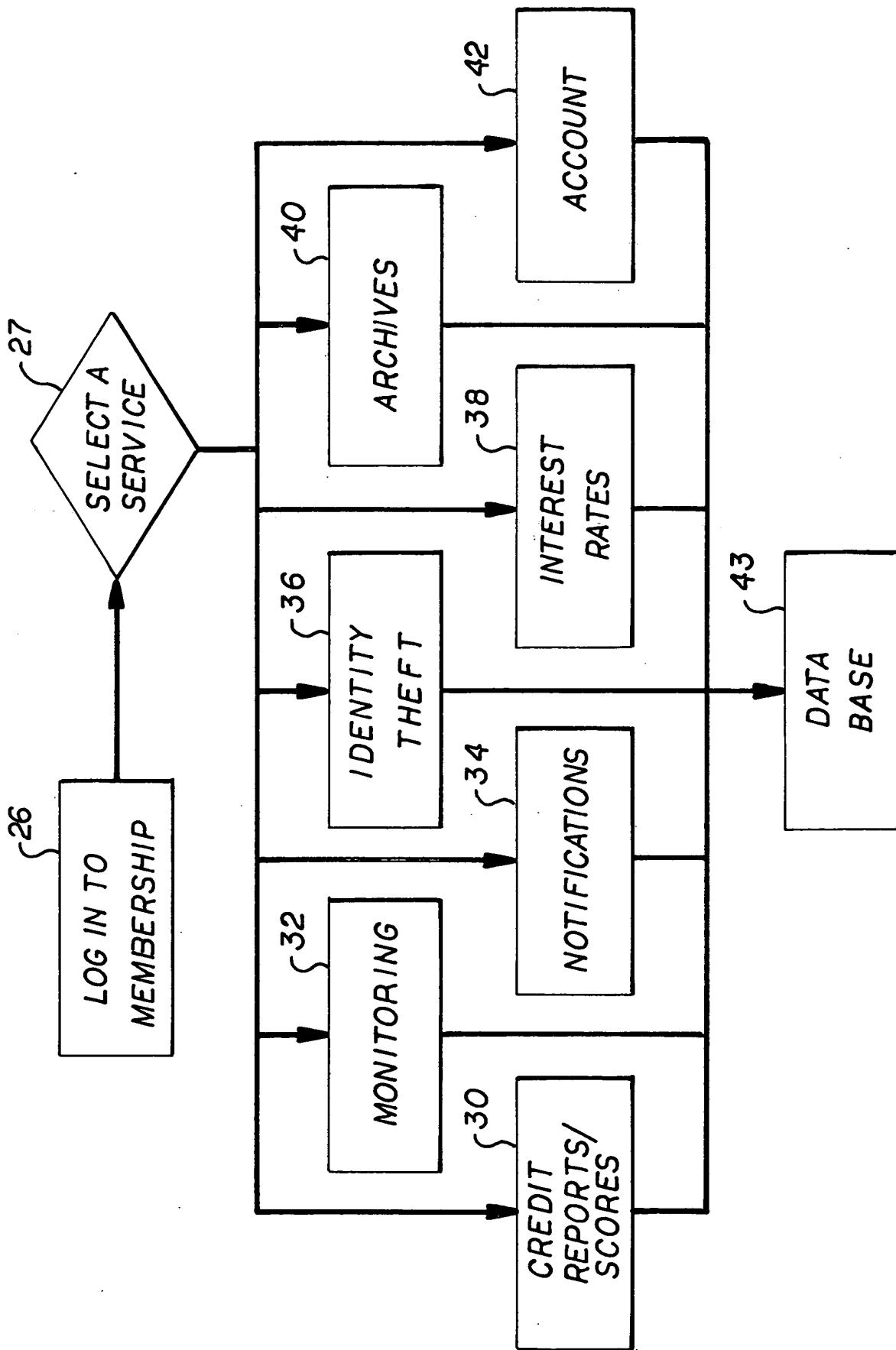




CREDITWATCH	
<input type="checkbox"/> LEARN MORE <input type="checkbox"/> SECURITY <input type="checkbox"/> PRIVACY	
MEMBERS PLEASE LOG IN:  USER NAME: <input type="text"/> PASSWORD: <input type="text"/>	
<p>LOG IN — 20</p> <p>FORGOT PASSWORD?</p> <p>NOT A MEMBER YET?</p> <p>REGISTER — 22</p>	
CREDITWATCH IS THE CONSUMERS SOLUTION TO MANAGING THEIR CREDIT INFORMATION:	
<ul style="list-style-type: none"><li>● CREDIT REPORTS</li><li>● CREDIT SCORES &amp; ANALYSES</li><li>● CREDIT MONITORING</li><li>● ID THEFT ASSISTANT</li><li>● CARD PROTECTION SERVICES</li><li>● AND MUCH MORE...</li></ul>	

FIG. 1

FIG.2



## CREDITWATCH

[@ HOME](#) [@ LEARN MORE](#) [@ SECURITY](#) [@ PRIVACY](#)

### Your Creditwatch

Membership Includes:

- One year of Membership Services at

- Creditwatch.Com

- Online TransUnion

- Credit Report

- Online TransUnion

- Credit Score and

- Analysis

- Online Credit Monitoring with Email Alerts

- [More.....]

- Tools for Reporting Credit Report inaccuracies with the click of a button

- Credit Protection Services

- [More.....]

- ID Theft Assistance

- [More.....]

- Unlimited Access to Detailed Archives of all Services. Reports and Scores for recordkeeping purposes

- Unlimited Ordering\* of Online Credit Reports from all 3 Bureaus\*\* including 3 Bureau Merged Reports

- Unlimited Ordering\* of Online Credit Scores and Analyses

- Access to many credit and financial tools, information, special offers from partners and related services

- May incur additional charge for additional reports and/or

**REGISTER**

PAGE 1 OF 2

**FIELDS MARKED WITH\* ARE REQUIRED. THIS SERVICE IS AVAILABLE TO US RESIDENTS ONLY.**

**FULL NAME :**

**YOUR FIRST NAME** \* **MIDDLE** **YOUR LAST NAME** \*

**ADDRESS :**

**ADDRESS 1** \*

**ADDRESS 2** \*

**CITY TOWN :**

**CITY** \*

**STATE :**

**(NO STATE SELECTED)**  \*

**ZIP CODE :**

**ZIP CODE** \*

**EMAIL ADDRESS :**

**EMAIL ADDRESS** \*

**TELEPHONE :**

\*

**HOW DID YOU HEAR PLEASE MAKE A SELECTION . . .**

**CONTINUE**

**F/G.3A**

## CREDITWATCH

[@ HOME](#) [@ LEARN MORE](#) [@ SECURITY](#) [@ PRIVACY](#)

### Your Creditwatch

#### Membership Includes:

- One year of Membership Services at Creditwatch.Com
- Online TransUnion Credit Report
- Online TransUnion Credit Score and Analysis
- Online Credit Monitoring with Email Alerts [more.....]
- Tools for Reporting Credit Report inaccuracies with the click of a button Credit Protection Services [more.....]
- D Theft Assistance [more.....]
- Unlimited Access to Detailed Archives of all Services. Reports and Scores for recordkeeping purposes
- Unlimited Ordering\* of Online Credit Reports from all 3 Bureaus\*\* including 3.Bureau Merged Reports
- Unlimited Ordering\* of Online Credit Scores and Analyses
- Access to many credit and financial tools, information, special offers from partners and related services
- May incur additional charge for additional reports and/or

### REGISTER (CONTINUE)

PAGE 2 OF 2

#### SECURITY INFORMATION:

DATE OF BIRTH:

SSN:

CONFIRM SSN:

DESIRED USER NAME:

DESIRED PASSWORD:

EXAMPLE: 02 04 1974

EXAMPLE: 1112233333

FIG. 3B

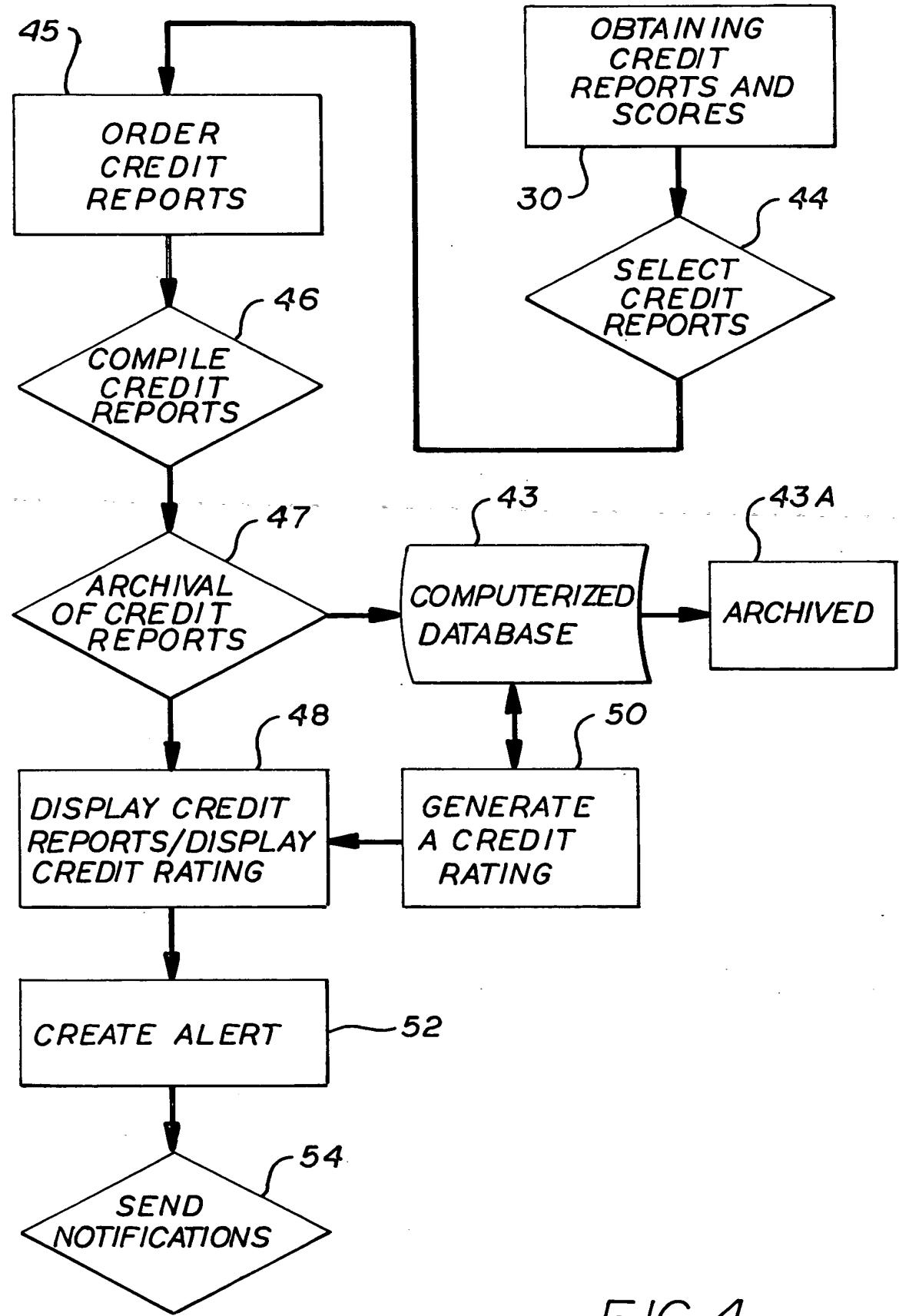
PLEASE INDICATE YOUR ACCEPTANCE OF THE TERMS & CONDITIONS BY CLICKING "I ACCEPT" BELOW.

I ACCEPT  I DECLINE

**FINISH**

<a href="#">REPORTS/ SCORES</a>	<a href="#">MONITORING/ NOTIFICATIONS</a>	<a href="#">IDENTITY THEFT</a>	<a href="#">ARCHIVES</a>	<a href="#">YOUR INTEREST RATES</a>	<a href="#">ACCOUNT</a>
<b>CREDIT WATCH</b> <small>Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you become a victim!</small>	<a href="#">@ HOME</a> <a href="#">@ LEARN MORE</a>	<a href="#">@ SECURITY</a> <a href="#">@ PRIVACY</a>		<a href="#">WEDNESDAY SEPTEMBER 10, 2003</a>	
				<a href="#">HELLO, JOHN SHINN!</a>	
				<a href="#">ACCOUNT SUMMARY:</a>	
				<a href="#">CREDIT REPORTS/SCORES:</a>	
				<ul style="list-style-type: none"> <li>• <u>EXPERIAN- 4/01/03</u></li> <li>• <u>EQUIFAX- 02/28/03</u></li> <li>• <u>MERGED 3 BUREAU-04/01/03</u> <u>643</u></li> </ul>	
				<a href="#">CREDIT MONITORING:</a>	
				<ul style="list-style-type: none"> <li>• <u>NEW ACTIVITY- 04/01/03</u></li> <li>• <u>LAST ACTIVITY - 06/25/02</u></li> </ul>	<a href="#">NEW INQUIRY</a> <a href="#">ADDRESS CHANGE</a>
				<a href="#">NOTIFICATIONS</a>	<a href="#">LOST CARD(S) REPORTED</a>
				<ul style="list-style-type: none"> <li>• <u>LAST ACTIVITY- 08/11/02</u></li> </ul>	
				<ul style="list-style-type: none"> <li>• <a href="#">FAQ</a></li> <li>• <a href="#">Refer a friend</a></li> </ul>	

FIG. 3C



<b>REPORTS/ SCORES</b>	MONITORING	NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
<b>CREDIT WATCH</b>	@ HOME @ LEARN MORE @ SECURITY @ PRIVACY					
<p>Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!</p> <p><b>REQUEST NEW REPORT</b></p> <p><b>PLEASE VERIFY THE FOLLOWING:</b></p> <p><b>PERSONAL INFORMATION:</b></p> <p>NAME : JOHN SHINN SOCIAL SECURITY NUMBER : 121-23-4343 DATE OF BIRTH : 02/09/1949</p> <p><b>CLICK HERE IF ANY OR THE ABOVE INFORMATION IS NOT CORRECT.</b></p> <p><b>CONTACT INFORMATION:</b></p> <p>E-MAIL : JOHN.SHINN@ATYOURPLACE.COM DAY TIME PHONE NUMBER : (800) 999-1212 EVENING PHONE NUMBER : (800) 343-5656 CURRENT ADDRESS : 5090 GOOSE STR SAN VALLEY S7G UK</p> <p><b>CLICK HERE IF ANY OR THE ABOVE INFORMATION IS NOT CORRECT.</b></p> <p><b>CREDIT CARD INFORMATION:</b></p> <p>CREDIT CARD : DISCOVER CARD NUMBER : 4111111111111111 EXPIRATION DATE : 04/09 CARD HOLDER FIRST NAME : JOHN CARD HOLDER LAST NAME : SHINN</p> <p><b>CLICK HERE IF ANY OR THE ABOVE INFORMATION IS NOT CORRECT.</b></p> <p><b>DELIVER OPTIONS:</b></p>						

FIG.5A

PUBLIC RECORD INFORMATION

(Id) Bur Court and Tax Recordings:

(01) EFX FORECLOSURE FILED; STATUS UNKNOWN; REPORTED IN 05-96.  
(CI: N AMER MTG 2379 BRIARWEST 98 HOU, DK: 61674)

\*\*\*\*\* END DEROGATORY ITEMS \*\*\*\*\*

Account Name/Number/Type of Account	Credit Bureau	Date	High/ Mthly	Account	Last Rptd	Account Status	Past Due	Last Due Amt	Hist 30	Hist 60	Hist 90+	Date Acct Stat
(Id) Bur Code Open Limit Pymt Balance												

53

BOSTON NATIONAL TRUST /542xxxx REVOLVING

(01) EFX I 06-85 400 N/A -0-	04-97 CURRENT REPORT [REDACTED] INACCURACY	00 00 00 04-97 1111111111
------------------------------	--	---------------------------

FOURTH NATIONAL BK USA /4000011xxxxxx REVOLVING

(01) EFX I 12-92 400 N/A -0-	04-97 CURRENT REPORT [REDACTED] INACCURACY	00 00 00 04-97 1111111111
------------------------------	--	---------------------------

FOURTH NATIONAL BK /287000xxxxxx REVOLVING

(01) EFX I 01-92 400 N/A -0-	04-97 CURRENT REPORT [REDACTED] INACCURACY	00 00 00 04-97 1111111111
------------------------------	--	---------------------------

FREDERICK & NELSON /52xxxx REVOLVING

(01) EFX I 04-89 112 N/A -0-	04-97 CURRENT REPORT [REDACTED] INACCURACY	00 00 00 04-97 1111111111
------------------------------	--	---------------------------

GMAC /FSAxxxx INSTALLMENT

(01) EFX J 07-89 4936 137 -0-	09-90 CURRENT REPORT [REDACTED] INACCURACY	00 00 00 09-90 1111111111
-------------------------------	--	---------------------------

NATIONAL MORTG CORP /7400000xxxxxx REAL ESTATE

(01) EFX I 04-96 94000 962 94000 04-97 CURRENT REPORT [REDACTED] INACCURACY	00 00 00 04-97 1111111111
---	---------------------------

NORDSTROMS /7770xxxx REVOLVING

(01) EFX I 03-91 405 N/A -0-	01-92 CURRENT 00 00 00 01-92
------------------------------	------------------------------

RECENT INQUIRIES INTO YOUR CREDIT FILE

(Id) Bur Date Abbreviated Company Name:

F/G. 5B

REPORTS/ SCORES	MONITORING	NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT						
CREDITWATCH	@ HOME @ LEARN MORE @ SECURITY @ PRIVACY											
Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!	<p><b>634</b></p> <p><b>850: HIGHEST SCORE</b></p> <p><b>100 % EXCELLENT</b></p> <p><b>YOU ARE HERE</b></p> <p><b>GOOD FAIR POOR</b></p>											
Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.	<p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</p> <p>FAQ</p> <p>Refer a friend</p> <p><b>0 % 350 LOWEST SCORE</b></p> <p>Both negative and positive factors influence your credit score. The most important factors of each are listed below, in order of importance. Remember, these factors vary in how strongly they impact your credit score. For example, if you have a very high credit score, the negative factors in your analysis are likely to have a small impact. The same is true for positive factors if you have a very low credit score.</p> <table border="1"> <tr> <td>Here are the top factors that make your score lower:</td> <td>Here are the top factors that make your score higher:</td> </tr> <tr> <td>Credit usage</td> <td>Payment history</td> </tr> <tr> <td>On average, you are using 104% of your credit limit on your credit card(s). This only includes your open accounts for which the credit limit/loan amount is available.</td> <td>Last reported month, you paid all of your accounts on time. This only includes accounts updated in the past 3 months.</td> </tr> </table>						Here are the top factors that make your score lower:	Here are the top factors that make your score higher:	Credit usage	Payment history	On average, you are using 104% of your credit limit on your credit card(s). This only includes your open accounts for which the credit limit/loan amount is available.	Last reported month, you paid all of your accounts on time. This only includes accounts updated in the past 3 months.
Here are the top factors that make your score lower:	Here are the top factors that make your score higher:											
Credit usage	Payment history											
On average, you are using 104% of your credit limit on your credit card(s). This only includes your open accounts for which the credit limit/loan amount is available.	Last reported month, you paid all of your accounts on time. This only includes accounts updated in the past 3 months.											

## REPORT INACCURACY

---

COMPANY NAME: **BOSTON NATIONAL TRUST**

ACCOUNT NUMBER: **542XXXX**

REASON FOR  
DISPUTE:

- THIS IS NOT MY ACCOUNT
- I HAVE NEVER PAID LATE
- THIS ACCOUNT IS IN BANKRUPTCY
- THIS ACCOUNT IS CLOSED
- I HAVE PAID THIS ACCOUNT IN FULL
- I PAID THIS BEFORE IT WENT TO COLLECTION OR BEFORE IT WAS CHARGED OFF
- OTHER

**CANCEL**

**GENERATE INACCURACY REPORT**

**F/G.5D**

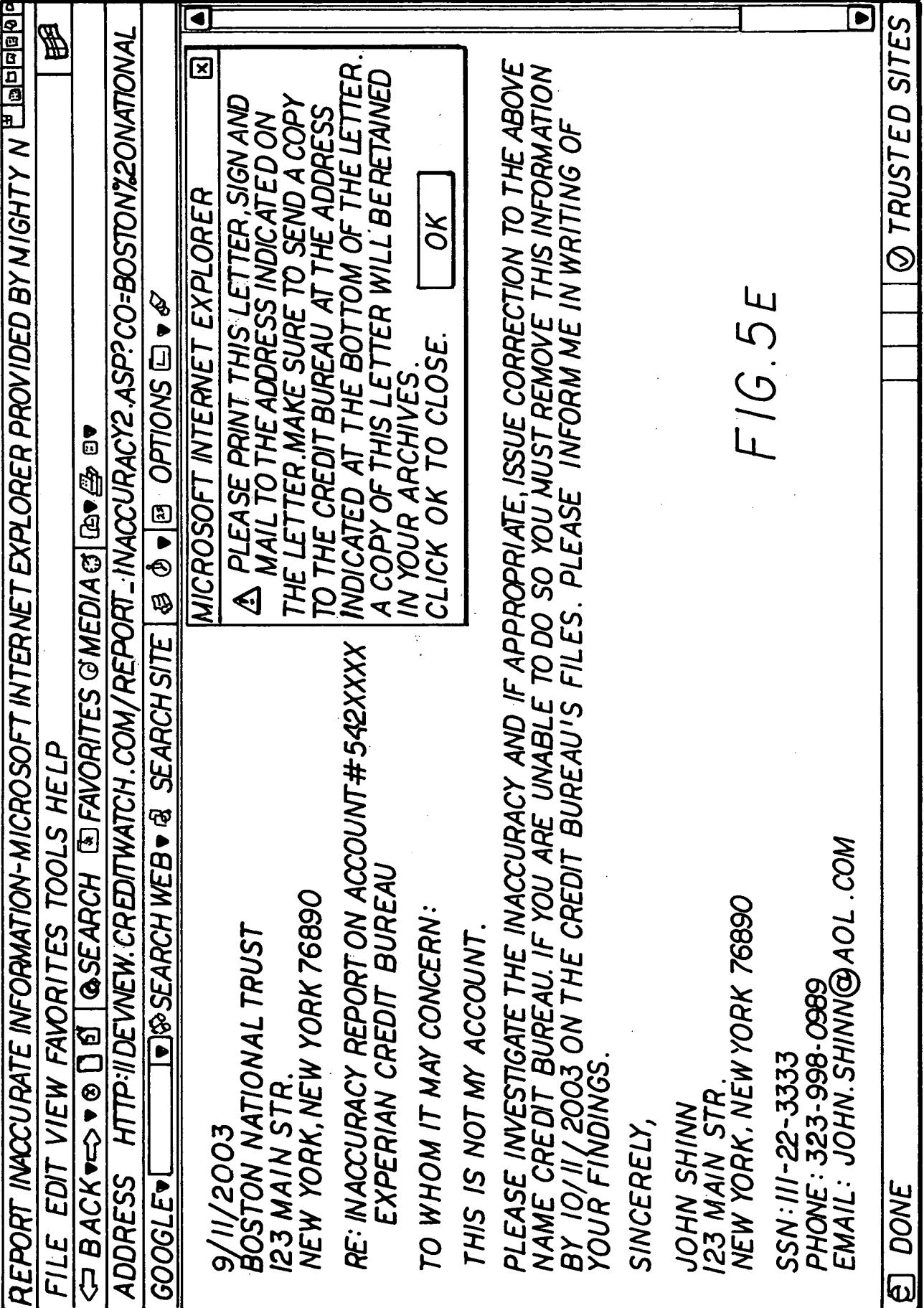
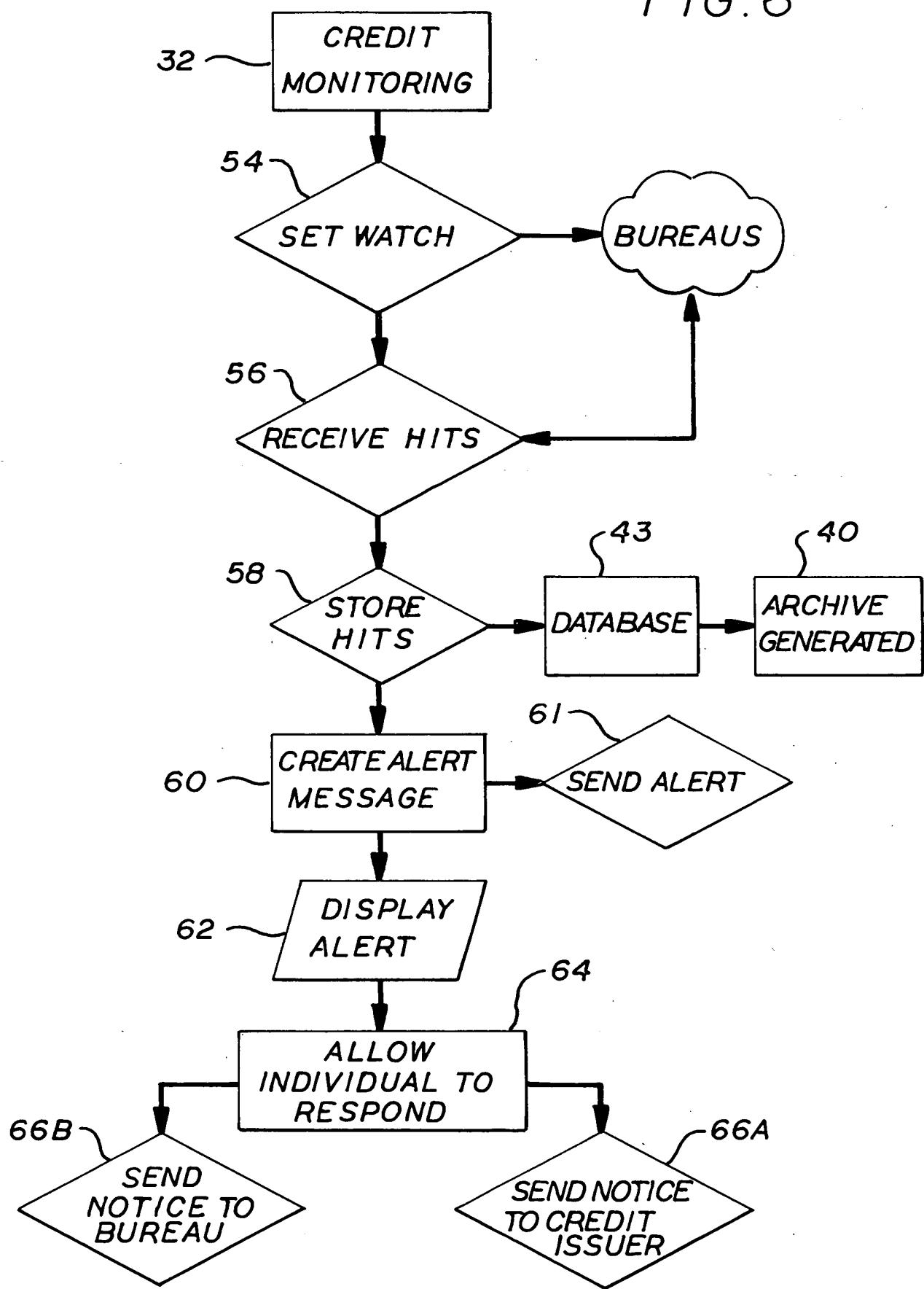


FIG. 6



<u>REPORTS/ SCORES</u>	<u>MONITORING</u>	<u>NOTIFICATIONS</u>	<u>IDENTITY THEFT</u>	<u>ARCHIVES</u>	<u>YOUR INTEREST RATES</u>	<u>ACCOUNT</u>
<b>CREDITWATCH</b>						
Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!						
<b>MONITORING ACTIVITY - TRADELINES</b>						
<b>INDUSTRY CODE:</b>						
<b>SUBSCRIBER NAME:</b>						
<b>ACCOUNT TYPE:</b>						
<b>ACCOUNT NUMBER:</b>						
<b>BALANCE:</b>						
<b>CURRENT MANNER OF PAYMENT:</b>						
<b>PREVIOUS MANNER OF PAYMENT:</b>						
<b>CURRENT AMOUNT PAST DUE:</b>						
<b>REMARKS:</b>						
<b>METHOD OF CONTACT:</b>						

Clean that credit report!  
It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.

- FAQ
- Refer a friend

FIG.7A

<b>REPORTS/ SCORES</b>	MONITORING	NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT										
<b>CREDIT WATCH</b>	@ HOME @ LEARN MORE @ SECURITY @ PRIVACY															
<p>Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!</p> <p><b>MONITORING ACTIVITY - ADDRESSES</b></p> <table border="1"> <tr> <td>ADDRESS 1 :</td> <td>P O BOX 15687</td> </tr> <tr> <td>ADDRESS 2 :</td> <td></td> </tr> <tr> <td>CITY :</td> <td>WILMINGTON</td> </tr> <tr> <td>STATE :</td> <td>DE</td> </tr> <tr> <td>ZIP :</td> <td>19850</td> </tr> </table> <p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</p> <p> <input type="radio"/> <a href="#">FAQ</a>  <input type="radio"/> <a href="#">Refer a friend</a> </p>							ADDRESS 1 :	P O BOX 15687	ADDRESS 2 :		CITY :	WILMINGTON	STATE :	DE	ZIP :	19850
ADDRESS 1 :	P O BOX 15687															
ADDRESS 2 :																
CITY :	WILMINGTON															
STATE :	DE															
ZIP :	19850															

FIG.7 B

<u>REPORTS/ SCORES</u>	<u>MONITORING</u>	<u>NOTIFICATIONS</u>	<u>IDENTITY THEFT</u>	<u>ARCHIVES</u>	<u>YOUR INTEREST RATES</u>	<u>ACCOUNT</u>
<u>CREDIT WATCH</u>	<u>④ HOME</u>	<u>④ LEARN MORE</u>	<u>④ SECURITY</u>	<u>④ PRIVACY</u>		
Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!	<u>MONITORING ACTIVITY</u>					
			<u>EMPLOYER :</u>	<u>JUST 4 DOCTORS LLC</u>		
			<u>OCCUPATION :</u>			
			<u>DATE HIRED :</u>			
			<u>DATE SEPARATED :</u>			
			<u>DATE CODE :</u>			
			<u>INCOME :</u>			
			<u>PAY BASIS :</u>			
					<u>FAQ</u>	<u>Refer a friend</u>

FIG. 7C

<b>REPORTS/ SCORES</b>	<b>MONITORING</b>	<b>NOTIFICATIONS</b>	<b>IDENTITY THEFT</b>	<b>ARCHIVES</b>	<b>YOUR INTEREST RATES</b>	<b>ACCOUNT</b>
<b>CREDITWATCH</b>	<a href="#"><u>@ HOME</u></a>	<a href="#"><u>@ LEARN MORE</u></a>	<a href="#"><u>@ SECURITY</u></a>	<a href="#"><u>@ PRIVACY</u></a>		
Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!						
<b>MONITORING ACTIVITY</b>						
<b>INQUIRY SEGMENT:</b>						
<b>INDUSTRY CODE:</b>			<i>F</i>			
<b>SUBSCRIBER NAME:</b>				<i>GREENLIGHTFI/GREENLIGHTF</i>		
<b>INQUIRY TYPE:</b>			<i>DE</i>			
<b>LOAN TYPE:</b>				<i>19850</i>		
<b>LOAN AMOUNT .</b>					<i>P O BOX 15687</i>	
<b>INQUIRY DATE:</b>						
<b>SUBSCRIBER ADDRESS SEGMENT:</b>					<i>WILMINGTTON</i>	
<b>ADDRESS 1 :</b>					<i>2600 MICHELSON DR</i>	
<b>ADDRESS 2 :</b>					<i>DR # 650</i>	
<b>CITY :</b>					<i>IRVINE</i>	
<b>STATE :</b>					<i>CA</i>	
<b>Z/P :</b>					<i>92612</i>	

*FIG.7D*

Clean that credit report!  
It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.

- [FAQ](#)
- [Refer a friend](#)

<u>REPORTS/ SCORES</u>	<u>MONITORING</u>	<u>NOTIFICATIONS</u>	<u>IDENTITY THEFT</u>	<u>ARCHIVES</u>	<u>YOUR INTEREST RATES</u>	<u>ACCOUNT</u>
<u>CREDIT WATCH</u>	<u>@ HOME</u>	<u>@ LEARN MORE</u>	<u>@ SECURITY</u>	<u>@ PRIVACY</u>		
Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!	<u>MONITORING ACTIVITY- NEW PUBLIC RECORD</u>					
Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.	<u>PUBLIC RECORD SEGMENT:</u>					
	<u>PR TYPE:</u>	7F				
	<u>DOCKET:</u>	200002444				
	<u>ATTORNEY:</u>	SMITH & JACKSON				
	<u>PLAINTIFF:</u>	C&C				
	<u>DATE REPORTED:</u>	20000301				
	<u>ASSETS:</u>					
	<u>LIABILITIES:</u>	19850				
	<u>ACCT. TYPE:</u>	/				
	<u>COURT TYPE:</u>	BK				
	<u>CITY:</u>	CHICAGO				
	<u>STATE :</u>	IL				

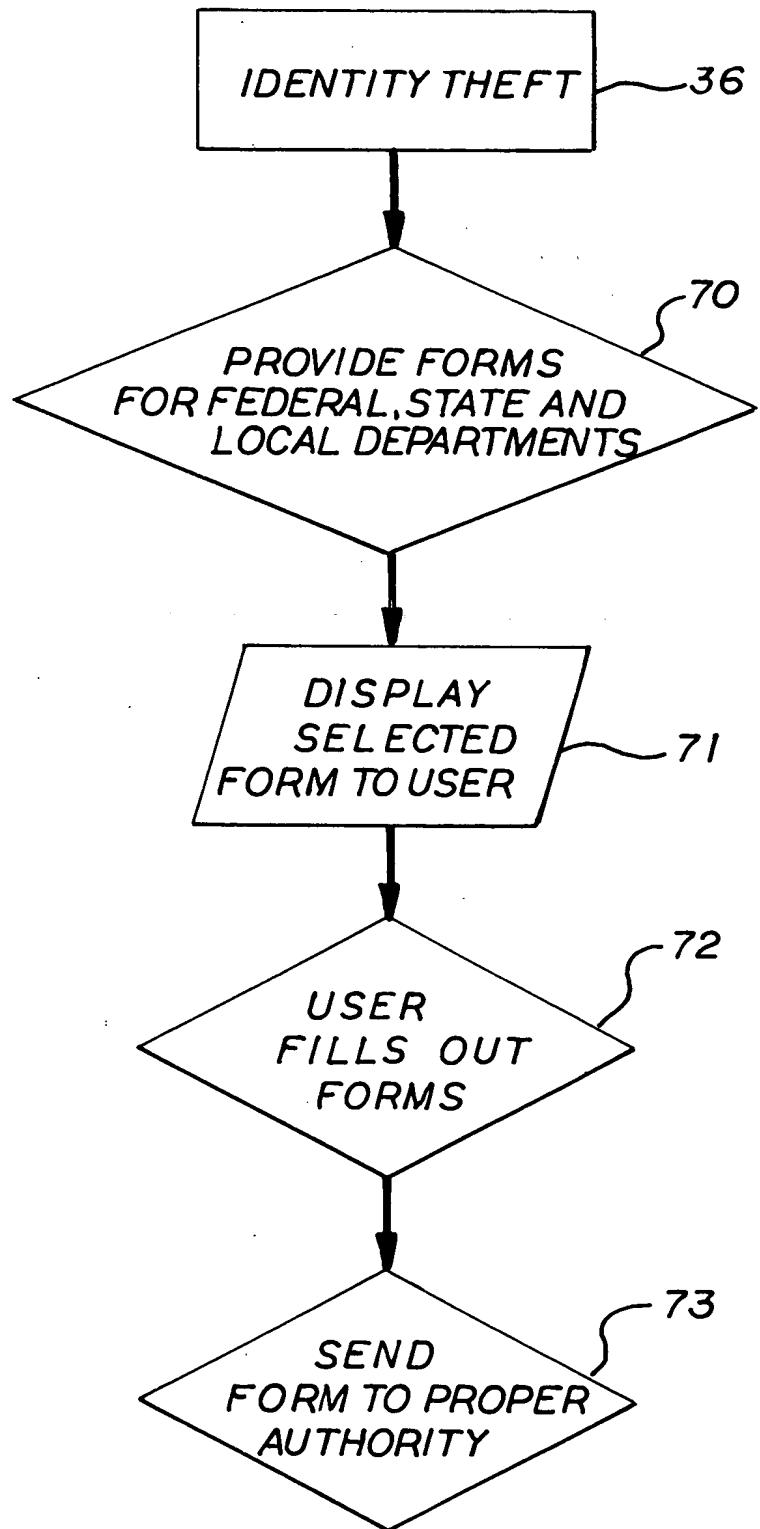


FIG. 8

<b>REPORTS/ SCORES</b>	MONITORING	NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
<b>CREDIT WATCH</b>	@ HOME @ LEARN MORE @ SECURITY @ PRIVACY					
Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!	<p><b>ID THEFT QUESTIONNAIRE</b></p> <p><b>PERSONAL INFORMATION</b></p> <hr/> <p><b>PLEASE CONFIRM THE FOLLOWING:</b></p> <p>FIRST NAME : <input type="text"/></p> <p>LAST NAME : <input type="text"/></p> <p>STREET ADDRESS : <input type="text"/></p> <p>APT. OR SUITE NO. : <input type="text"/></p> <p>CITY : <input type="text"/></p> <p>STATE / PROVINCE : <input type="text"/> <input checked="" type="checkbox"/></p> <p>ZIP : <input type="text"/> - <input type="text"/></p> <p>HOME PHONE : <input type="text"/> <input type="text"/> WORK PHONE: <input type="text"/> <input type="text"/> EXT: <input type="text"/> (AREA CODE)(PHONE NUMBER) (EXTENSION) (NUMBERS ONLY)</p> <p>SOCIAL SECURITY NO. : <input type="text"/> - <input type="text"/> - <input type="text"/> DATE OF BIRTH: <input type="text"/> MM / DD / YYYY</p> <p>EMAIL ADDRESS : <input type="text"/> (I.E., ANYONE@ MYISP.COM)</p> <p><b>CONTINUE</b></p> <p><b>SAVE -- FINISH LATER</b></p>					
<p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</p> <p> <input type="radio"/> FAQ  <input type="radio"/> Refer a friend     </p>						

<u>REPORTS/ SCORES</u>	<u>MONITORING</u>	<u>NOTIFICATIONS</u>	<u>IDENTITY THEFT</u>	<u>ARCHIVES</u>	<u>YOUR INTEREST RATES</u>	<u>ACCOUNT</u>
<b>CREDIT WATCH</b>						
<p><input type="radio"/> <a href="#">HOME</a> <input type="radio"/> <a href="#">LEARN MORE</a> <input type="radio"/> <a href="#">SECURITY</a> <input type="radio"/> <a href="#">PRIVACY</a></p> <hr/> <p><b>ID THEFT QUESTIONNAIRE</b></p> <p><b>COMPLAINT OVERVIEW</b></p> <hr/> <p><b>PAGE 2 OF 6</b></p>						
<p><b>Identity Theft</b> is on the rise. Make sure you are regularly checking for the <u>warning signs</u> that you've become a victim.</p> <p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. <a href="#">Click here</a> to make sure your file is up to date.</p> <hr/> <p><input type="radio"/> <a href="#">FAQ</a></p> <p><input type="radio"/> <a href="#">Refer a friend</a></p>						
<p>Types of Identity Theft You Have Experienced,</p> <p>ID Theft occurs when someone uses your name or other identifying information for their personal gain. Please check the types of ID theft you were a victim of. (Check as many as apply)</p> <p><input type="checkbox"/> Credit Cards</p> <p><input type="checkbox"/> Checking or Savings Accounts</p> <p><input type="checkbox"/> Loans</p> <p><input type="checkbox"/> Phone or Utilities</p> <p><input type="checkbox"/> Securities or Other Investments</p> <p><input type="checkbox"/> Internet or E-mail</p> <p><input type="checkbox"/> Government Documents or Benefits</p> <p><input type="checkbox"/> Other</p>						
<p>Did suspect use the Internet to open the account or purchase the goods or services?</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p> <p><input checked="" type="radio"/> Don't Know</p>						
<p>Describe Your Complaint Here.</p> <p>Please give us information about the identity theft, including, but not limited to, how the theft occurred, who may be responsible for the theft, and what actions you have taken since the theft. Please include a list of companies where fraudulent accounts were established or your current accounts were affected. Please limit your complaint to 2000 characters.</p>						

F/G.9B

<b>REPORTS/ SCORES</b>	MONITORING	NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
<b>CREDIT WATCH</b>	@ HOME @ LEARN MORE @ SECURITY @ PRIVACY					
Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!	<p><b>ID THEFT QUESTIONNAIRE</b></p> <p><b>COMPLAINT DETAILS</b></p> <hr/> <p><b>DETAILS OF THE IDENTITY THEFT.</b></p> <p>When did you notice that you might be a victim of identity theft? _____ (MM/DD/YYYY)</p> <p>When did the identity theft occur? (i.e., when was the first account opened?) _____ (MM/DD/YYYY)</p> <p>How many accounts (credit cards, loans, bank accounts, cellular phone accounts, etc.) were opened or accessed?</p> <p>How much money, if any, have you had to pay? _____ (Numbers Only)</p> <p>How much money, if any, did the identity thief obtain from companies in your name? _____ (Numbers Only)</p> <p>What other problems, if any, have you experienced as a result of the identity theft? (Click on the down arrow. To select more than one, hold down the CTRL key while clicking your selection).</p> <p><input type="checkbox"/> No Other Harm Suffered</p> <p><input type="checkbox"/> Civil Suit Filed or Judgment Entered Against You</p> <p><input type="checkbox"/> Criminal Investigation, Arrest or conviction</p> <p><input type="checkbox"/> Denied Credit or Other Financial Services</p> <p><input type="checkbox"/> Denied Employment or Loss of Job</p>					
	<p><input type="button" value="Save - Finish Later"/></p> <p><input type="button" value="Continue"/></p>					

FIG.9C

<b>REPORTS/ SCORES</b>	MONITORING	NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
<b>CREDITWATCH</b>	<a href="#">@ HOME</a> <a href="#">@ LEARN MORE</a> <a href="#">@ SECURITY</a> <a href="#">@ PRIVACY</a>					
Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!	<p><b>ID THEFT QUESTIONNAIRE</b></p> <p><b>COMPLAINT DETAILS</b></p> <hr/> <p><b>THE IDENTITY THIEF INFO.</b></p> <p><b>PLEASE PROVIDE ANY INFORMATION YOU MAY HAVE ABOUT THE IDENTITY THIEF, INCLUDING HIS OR HER NAME, AND ANY ADDRESSES OR PHONE NUMBERS THE IDENTITY THIEF MAY HAVE USED.</b></p>					
	<p>FIRST NAME : <input type="text"/></p> <p>LAST NAME : <input type="text"/></p> <p>STREET ADDRESS : <input type="text"/></p> <p>APT. OR SUITE NO. : <input type="text"/></p> <p>CITY : <input type="text"/> <input checked="" type="checkbox"/></p> <p>STATE/PROVINCE : <input type="text"/></p> <p>ZIP : <input type="text"/> - <input type="text"/></p> <p>HOME PHONE : <input type="text"/> - <input type="text"/> (AREA CODE)(PHONE NUMBER) (NUMBERS ONLY)</p> <p>WORK PHONE : <input type="text"/> - <input type="text"/> (AREA CODE)(PHONE NUMBER) (NUMBERS ONLY)</p> <p>SOCIAL SECURITY NO. : <input type="text"/> - <input type="text"/> - <input type="text"/> DATE OF BIRTH : <input type="text"/> (MM/DD/YYYY)</p> <p>EMAIL ADDRESS : <input type="text"/> I.E., ANYONE@MYISP.COM</p> <p>YOUR RELATIONSHIP TO THE IDENTITY THIEF : <input type="text"/> <input checked="" type="checkbox"/></p>					
	<p><input type="radio"/> FAQ</p> <p><input type="radio"/> Refer a friend</p>					

<b>REPORTS/ SCORES</b>	<b>MONITORING</b>	<b>NOTIFICATIONS</b>	<b>IDENTITY THEFT</b>	<b>ARCHIVES</b>	<b>YOUR INTEREST RATES</b>	<b>ACCOUNT</b>
<b>CREDIT WATCH</b>	<p><a href="#">@ HOME</a> <a href="#">@ LEARN MORE</a> <a href="#">@ SECURITY</a> <a href="#">@ PRIVACY</a></p> <hr/> <p><b>ID THEFT QUESTIONNAIRE</b></p> <p><b>PROBLEMS WITH COMPANIES</b></p> <hr/> <p>Do you have any problems with the companies, credit bureaus, or organizations you are dealing with concerning your identity theft problems? If so, identify each company, credit bureau, or organization, provide its location and/or telephone number, if you have it, and tell us briefly what the problem is.</p> <p>Company 1 Company Name: <input type="text"/></p> <p>City: <input type="text"/></p> <p>State/Province: <input checked="" type="checkbox"/> <input type="text"/></p> <p>Zip: <input type="text"/> - <input type="text"/></p> <p>Home Phone: <input type="text"/> Ext. <input type="text"/> (Area Code)(Phone Number)(Extension) (Numbers Only)</p> <p>Have you notified this company? <input type="radio"/> Yes <input type="radio"/> No</p> <p>Have you sent written notifications to this company? <input type="radio"/> Yes <input type="radio"/> No</p> <p>Company 2 Company Name: <input type="text"/></p> <p>City: <input type="text"/></p>					

PAGE 5 OF 6

FIG.9E

<a href="#">REPORTS/ SCORES</a>	<a href="#">MONITORING</a>	<a href="#">NOTIFICATIONS</a>	<a href="#">IDENTITY THEFT</a>	<a href="#">ARCHIVES</a>	<a href="#">YOUR INTEREST RATES</a>	<a href="#">ACCOUNT</a>
<a href="#">CREDIT WATCH</a>	@ HOME @ LEARN MORE @ SECURITY @ PRIVACY					
Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!	<p><a href="#">ID THEFT QUESTIONNAIRE</a></p> <p><a href="#">REVIEW AND SUBMIT</a></p> <p>PAGE 6 OF 6</p>					
<p>PLEASE REVIEW ALL INFORMATION YOU PROVIDED IN THIS ID THEFT QUESTIONNAIRE AND SUBMIT IT BY CLICKING ON SUBMIT BUTTON BELOW.</p>						
<p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</p>						
<ul style="list-style-type: none"> <li><input type="checkbox"/> <a href="#">PERSONAL INFORMATION</a> <a href="#">EDIT</a></li> <li><input type="checkbox"/> <a href="#">COMPLAINT OVERVIEW</a> <a href="#">EDIT</a></li> <li><input type="checkbox"/> <a href="#">DETAILS OF IDENTITY THEFT</a> <a href="#">EDIT</a></li> <li><input type="checkbox"/> <a href="#">FAQ</a></li> <li><input type="checkbox"/> <a href="#">Refer a friend</a></li> <li><input type="checkbox"/> <a href="#">THE IDENTITY THIEF INFO</a> <a href="#">EDIT</a></li> <li><input type="checkbox"/> <a href="#">PROBLEMS WITH COMPANIES</a> <a href="#">EDIT</a></li> </ul>						
<p><a href="#">SUBMIT</a> <a href="#">SAVE--FINISH LATER</a> <a href="#">CANCEL</a></p>						

FIG. 9F

## Instructions for completing your ID Notification.

**Very Important! Please follow these instructions.**

**Print them out for reference.**

- (1) The letter you see after closing this window must be printed, signed and mailed to your local police department at the address indicated on the letter. This is to establish the identity as a genuine occurrence and should result in a police report being filed with your local police department.

We highly recommend sending the letter via registered or return receipt mail along with copies of any supporting documentation.

- (2) Mail copies to all three major credit bureaus (TransUnion, Equifax and Experian) at the address indicated at the bottom of the letter.
- (3) Mail a copy of the letter to any credit grantor(s) involved in the suspected identity theft.
- (4) Keep a copy of this letter for your files.

A summary of this report has been automatically filed with the FTC/Consumer Sentinel national identity theft database and the FBI.

A copy of this letter is maintained in your archives and can be reprinted at any time.

Our ID Theft Notification Letter has been generated.  
To view it's printable version [click here](#)

F / G . 9 G

9/10/2003

FIG.9H

San Simeon Metro Police Department  
123 Main Street  
San Simeon, CA 93287  
Attn: Fraud Department

Subject: Identity Theft Incident Report

To Whom It May Concern:

Please be advised that I have recently become a victim of identity theft. The details of my incident are reported in this letter. Please contact me immediately to process my police report for this incident.

Personal Information

First Name:	John
Last Name:	Shinn
Address:	2865 SE 101ST AV, PORTLAND, DE 97011
Home Phone:	323-998-0989
Work Phone:	818-556-8765
Social Security Number:	111-22-3333
Date Of Birth:	12/31/65
Email Address:	john.shinn@aol.com

Complaint Overview

Types of Identity Theft You Have Experienced.	Credit Cards
Suspected use of the Internet to open the account or purchase the goods or services	Yes
Description of Complaint	This account is in bankruptcy.

Details of the Identity Theft

The date you noticed that you might be a victim of Identity theft.	02/17/03
The date the identity theft first occurred.	06/21/02
The number of accounts (credit cards, loans, bank accounts, cellular phone accounts, etc.) opened or accessed.	2
Amount of money, if any, have you had to pay.	400
Amount of money, if any, the identity thief obtained from companies in your name.	200
Other problems, if any, have you experienced as a result of the identity theft	Denied Employment or Loss of Job

**The Identity Thief Info**

First Name	Marsha
Last Name	Kaplan
Address	2340 Cirius Str. Hidden Valley, CA 90087
Home Phone:	323-998-0989.
Work Phone:	Unknown
Social Security Number:	Unknown
Date Of Birth:	Unknown
Email Address:	supergirlmarsha@yahoo.com
Relationship to the identity thief:	Roommate/Co-habitant

**Problems with Companies**

Company Name	Trans Union
Address	P.O. Box 97328 Jackson, MS 39288-7328
Phone	800-888-4213
Have you notified this company?	Yes
Have you sent written notifications to this company?	Yes

Sincerely,

John Shinn

cc:

Equifax  
123 Main Str.  
New York, New York 76890

TransUnion  
P.O. Box 97328  
Jackson, MS 39288-7328

FIG. 9 I

Experian  
P.O. Box 78666  
Georgina, GA 89000-3453

FIG. 9J

REPORTS/ SCORES	MONITORING	NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT				
CREDIT WATCH	<a href="#">@ HOME</a>	<a href="#">@ LEARN MORE</a>	<a href="#">@ SECURITY</a>	<a href="#">@ PRIVACY</a>						
Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!						<a href="#">ID THEFT NOTIFICATIONS</a>				
<p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</p>										
<table border="1"><tr><td><a href="#">6/1/03</a></td><td><a href="#">VIEW DETAILS</a></td></tr><tr><td><a href="#">8/5/03</a></td><td><a href="#">NOT COMPLETE</a></td></tr></table>						<a href="#">6/1/03</a>	<a href="#">VIEW DETAILS</a>	<a href="#">8/5/03</a>	<a href="#">NOT COMPLETE</a>	
<a href="#">6/1/03</a>	<a href="#">VIEW DETAILS</a>									
<a href="#">8/5/03</a>	<a href="#">NOT COMPLETE</a>									
<p><input type="checkbox"/> <a href="#">FAQ</a></p> <p><input type="checkbox"/> <a href="#">Refer a friend</a></p>										

<a href="#">REPORTS/ SCORES</a>	<a href="#">MONITORING</a>	<a href="#">NOTIFICATIONS</a>	<a href="#">IDENTITY THEFT</a>	<a href="#">ARCHIVES</a>	<a href="#">YOUR INTEREST RATES</a>	<a href="#">ACCOUNT</a>																																																								
<b>CREDIT WATCH</b> Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!																																																														
<a href="#">@ HOME</a> <a href="#">@ LEARN MORE</a> <a href="#">@ SECURITY</a> <a href="#">@ PRIVACY</a>																																																														
<b>ID THEFT NOTIFICATIONS DETAILS</b>																																																														
<table border="1"> <tr> <td><b>ID THEFT NOTIFICATION DATE :</b></td> <td colspan="6">JUNE, 2003</td> </tr> <tr> <td><b>POLICE DEPT. NOTIFIED :</b></td> <td colspan="6">1123 MAIN STR. SAN SIMEON, CA SAN SIMEON METRO POLICE DEPT.</td> </tr> <tr> <td><b>TRANS UNION NOTIFIED :</b></td> <td colspan="6">YES</td> </tr> <tr> <td><b>EXPERIAN NOTIFIED :</b></td> <td colspan="6">YES</td> </tr> <tr> <td><b>EQUIFAX NOTIFIED :</b></td> <td colspan="6">NO</td> </tr> <tr> <td><b>CREDIT GRANTORS NOTIFIED :</b></td> <td colspan="6">CAPITAL ONE - 1816 OCEAN AVE SAINT PETERSBURG, NY 89000</td> </tr> <tr> <td><b>FBI/FTC CONSUMER SENTINEL NOTIFIED:</b></td> <td colspan="6">YES</td> </tr> <tr> <td colspan="7"><a href="#">VIEW ID THEFT QUESTIONNAIRE DETAILS</a></td> </tr> </table>							<b>ID THEFT NOTIFICATION DATE :</b>	JUNE, 2003						<b>POLICE DEPT. NOTIFIED :</b>	1123 MAIN STR. SAN SIMEON, CA SAN SIMEON METRO POLICE DEPT.						<b>TRANS UNION NOTIFIED :</b>	YES						<b>EXPERIAN NOTIFIED :</b>	YES						<b>EQUIFAX NOTIFIED :</b>	NO						<b>CREDIT GRANTORS NOTIFIED :</b>	CAPITAL ONE - 1816 OCEAN AVE SAINT PETERSBURG, NY 89000						<b>FBI/FTC CONSUMER SENTINEL NOTIFIED:</b>	YES						<a href="#">VIEW ID THEFT QUESTIONNAIRE DETAILS</a>						
<b>ID THEFT NOTIFICATION DATE :</b>	JUNE, 2003																																																													
<b>POLICE DEPT. NOTIFIED :</b>	1123 MAIN STR. SAN SIMEON, CA SAN SIMEON METRO POLICE DEPT.																																																													
<b>TRANS UNION NOTIFIED :</b>	YES																																																													
<b>EXPERIAN NOTIFIED :</b>	YES																																																													
<b>EQUIFAX NOTIFIED :</b>	NO																																																													
<b>CREDIT GRANTORS NOTIFIED :</b>	CAPITAL ONE - 1816 OCEAN AVE SAINT PETERSBURG, NY 89000																																																													
<b>FBI/FTC CONSUMER SENTINEL NOTIFIED:</b>	YES																																																													
<a href="#">VIEW ID THEFT QUESTIONNAIRE DETAILS</a>																																																														
Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. <a href="#">Click here</a> to make sure your file is up to date.																																																														
<ul style="list-style-type: none"> <li><a href="#">FAQ</a></li> <li><a href="#">Refer a friend</a></li> </ul>																																																														

FIG. 9K

# FIG. 9 L

REPORTS/ SCORES	MONITORING	NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
CREDIT WATCH	© HOME	© LEARN MORE	© SECURITY	© PRIVACY		
Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!						ID THEFT NOTIFICATION DETAILS
<p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. <a href="#">Click here</a> to make sure your file is up to date.</p>						O FAQ
<p>O Refer a friend</p>						
		SECTION 1:	PERSONAL INFO	SECTION 2:	COMPLAINT OVERVIEW	SECTION 3:
		SECTION 4:	COMPLAINT DETAILS	SECTION 5:	ID THEFT INFO	PROBLEMS WITH COMPANIES

<b>REPORTS/ SCORES</b>	MONITORING	NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
<b>CREDITWATCH</b>	@ HOME @ LEARN MORE @ SECURITY @ PRIVACY					
Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!	<p><b>ID THEFT DETAILS</b></p> <p><b>PERSONAL INFORMATION</b></p>					
<p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</p> <hr/> <p><input type="radio"/> FAQ</p> <p><input type="radio"/> Refer a friend</p>						
	FIRST NAME:	JOHN	LAST NAME:	SHINN	ADDRESS:	2865 SE 101ST AV, PORTLAND, DE 97011
	HOME PHONE:	323-998-0989	WORK PHONE:	818-556-8765	SOCIAL SECURITY NUMBER:	111-22-3333
	DATE OF BIRTH:	12/31/65	EMAIL ADDRESS:	JOHN.SHINN@AOL.COM	-- BACK --	

FIG. 9M

## COMPLAINT OVERVIEW

TYPES OF IDENTITY THEFT YOU HAVE EXPERIENCED.

-- CREDIT CARDS

SUSPECTED USE OF THE INTERNET TO OPEN THE ACCOUNT OR PURCHASE  
THE GOODS OR SERVICES

-- YES

DESCRIPTION OF COMPLAINT

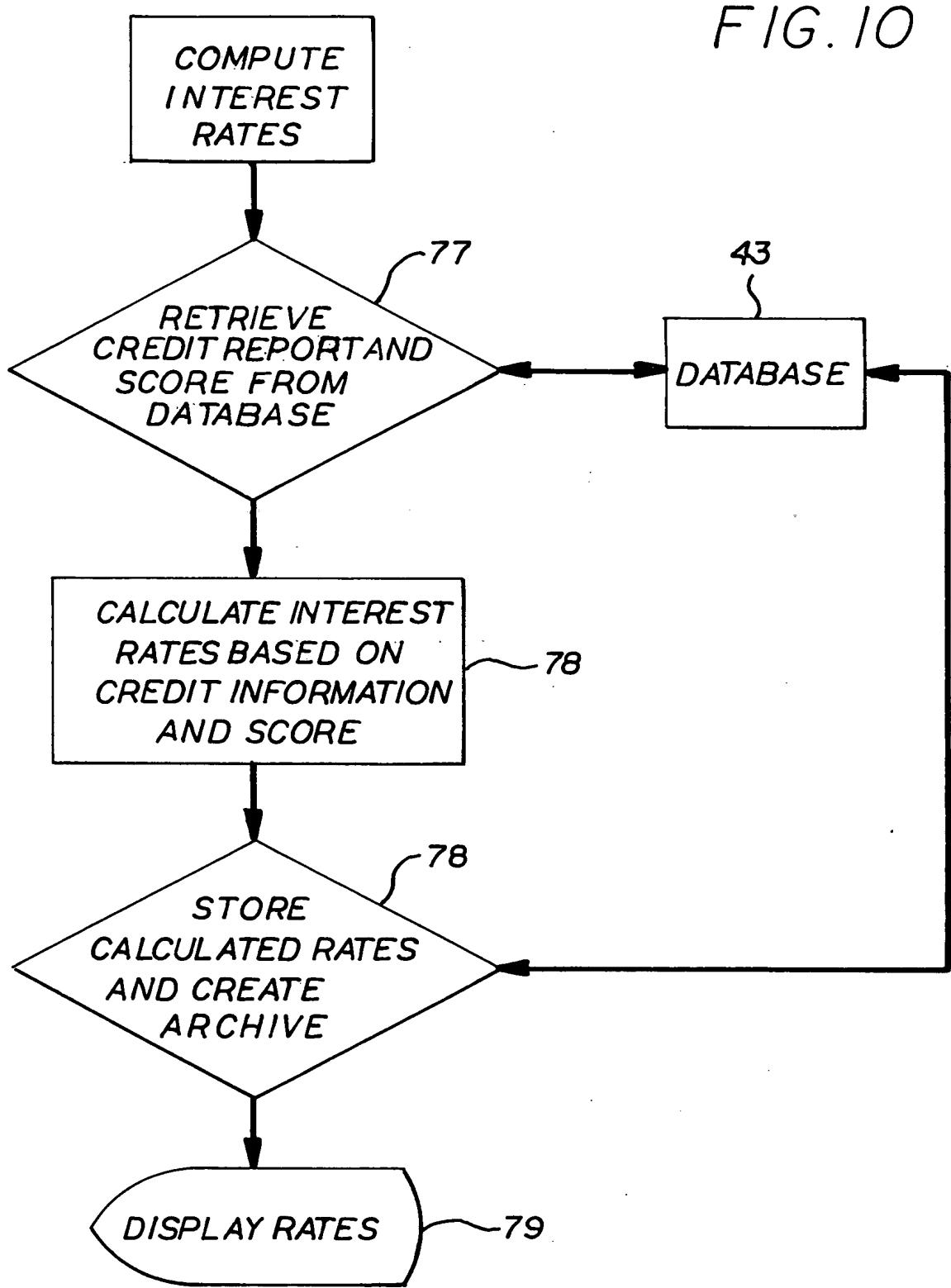
YOUR DESCRIPTION OF HOW IT HAPPENED

--BACK--

DETAILS OF THE IDENTITY THEFT

FIG. 9N

FIG. 10



REPORTS/ SCORES	MONITORING	NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
--------------------	------------	---------------	-------------------	----------	------------------------	---------

### CREDIT WATCH

Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!

[@ HOME](#) [@ LEARN MORE](#) [@ SECURITY](#) [@ PRIVACY](#)

**YOUR INTEREST RATES  
HOME LOAN INTEREST RATES  
BASED ON YOUR MOST RECENT SCORE OF X, THE FOLLOWING ARE ESTIMATED  
AVAILABLE INTEREST RATES FOR HOME LOANS IN YOUR AREA.  
NEW PURCHASE  
FOR PROPERTIES UP TO \$ 200,000**

INSTITUTION	30 YEAR		15 YEAR		1 YEAR ARM	
	APR	PTS	APR	PTS	APR	PTS
COUNTYWIDE	6.28%	0.8	5.60%	0.8	3.84%	0.7
FIRST NATIONAL BANK OF OMAHA	6.45%	0.5	6.00%	0.5	3.75%	0.8
DI TECH FUNDING	6.375%	1.0	5.95%	0.8	3.75%	1.0

Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. [Click here](#) to make sure your file is up to date.

- FAQ
- Refer a friend

**FOR PROPERTY OVER \$ 200,000**

INSTITUTION	30 YEAR		15 YEAR		1 YEAR ARM	
	APR	PTS	APR	PTS	APR	PTS
COUNTRYWIDE	6.28%	0.8	5.60%	0.8	3.84%	0.7
FIRST NATIONAL BANK OF OMAHA	6.45%	0.5	6.00%	0.5	3.75%	0.8
DI TECH FUNDS	6.375%	1.0	5.95%	0.8	3.75%	1.0

**REFINANCE**

FIG. 12

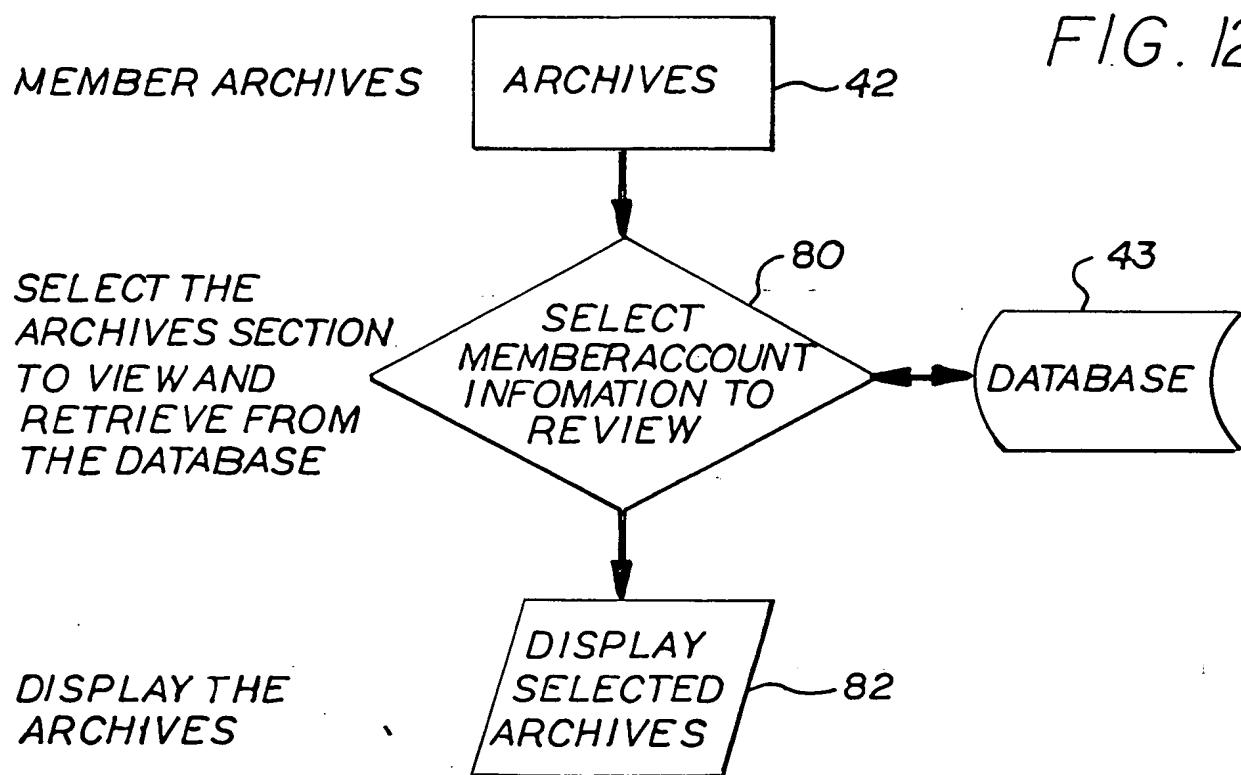
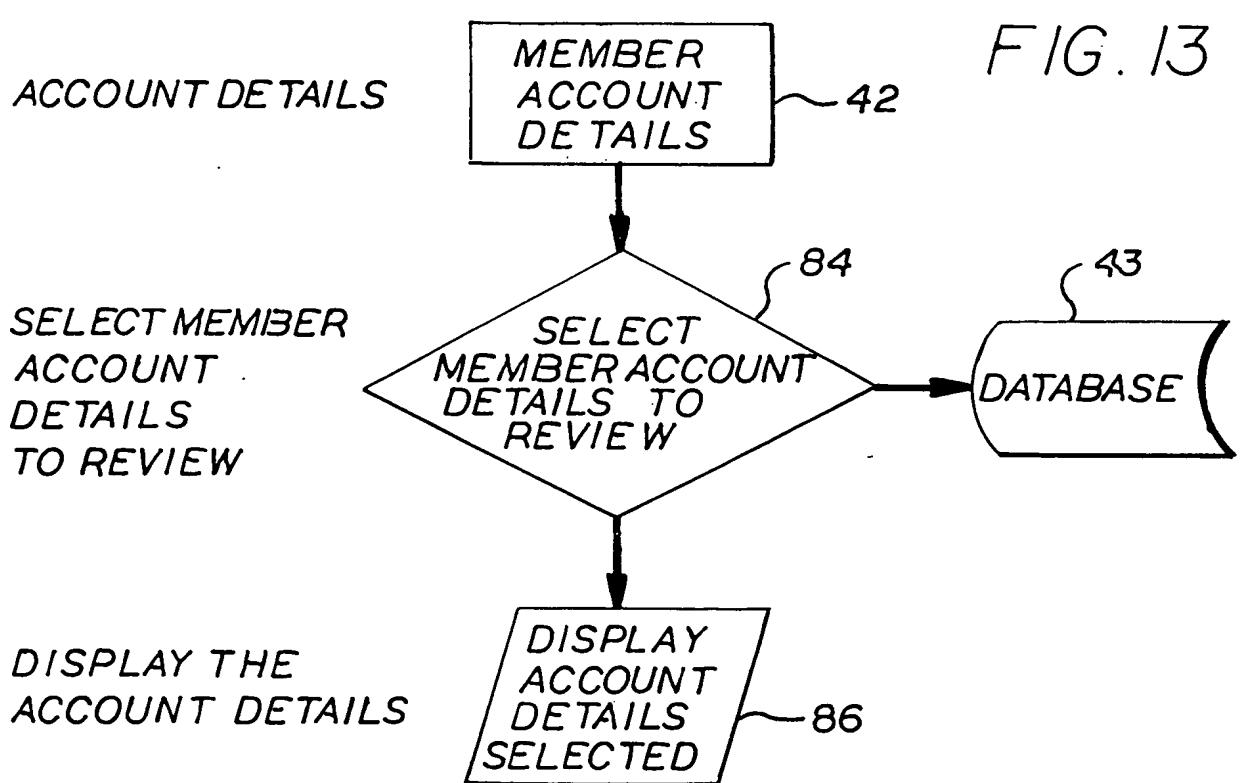


FIG. 13



<u>REPORTS/ SCORES</u>	<u>MONITORING</u>	<u>NOTIFICATIONS</u>	<u>IDENTITY THEFT</u>	<u>ARCHIVES</u>	<u>YOUR INTEREST RATES</u>	<u>ACCOUNT</u>
<b>CREDIT WATCH</b>  Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!	<a href="#">@ HOME</a>	<a href="#">@ LEARN MORE</a>	<a href="#">@ SECURITY</a>	<a href="#">@ PRIVACY</a>		
	<b>MODIFY YOUR ACCOUNT PROFILE</b>					
	Personal Information:					
	Name:  <a href="#">To Change Name or Marital Status, click here</a>					
	Address:  E-mail: Daytime Phone Number: Evening Phone number: Current Address: <a href="#">To Change Address Information, click here</a>					
	Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. <a href="#">Click here to make sure your file is up to date.</a>					
	<a href="#">FAQ</a> <a href="#">Refer a friend</a>					
	Security Information:  Email: Date of Birth: Mothers Maiden Name: User ID: Password: Your security question: Your answer to security question: <a href="#">To Change Security Information, click here</a>					
	Credit Card Information:  Credit Card Card Number:  Discover 4111111111111111					

F/G. 14